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Page 1 of: 4

Tel.: (613) 232-2486
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Attention: Examiner Ella Colbert
Group Art Unit 3694

From: SMART & BIGGAR

Your file no.: 09/788,208

Date: October 26, 2007

Reply to Ottawa file no.: 51316-3/jas

Time:

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PTO/SB/21 (04-07)

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Total Number of Pages in This Submission

3

Application Number

09/788,208

Filing Date

February 16, 2001

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First Named Inventor

IVERSEN, Jorn

OCT 26 2007

Art Unit

3694

Examiner Name

COLBERT, Elia

Attorney Docket Number

51316-3 /jas

ENCLOSURES (Check all that apply)

Fee Transmittal Form
 Fee Attached
 Amendment / Reply
 After Final
 Affidavit/declaration(s)
 Extension of Time Request
 Express Abandonment Request
 Information Disclosure Statement
 Certified Copy of Priority Document(s)
 Reply to Missing Parts/ Incomplete Application
 Reply to Missing Parts under 37 CFR 1.52 or 1.53

Drawing(s)
 Licensing-related Papers
 Petition
 Petition to Convert to a Provisional Application
 Power of Attorney, Revocation Change of Correspondence Address
 Terminal Disclaimer
 Request for Refund
 CD, Number of CD(s) _____
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After Allowance Communication to TC
 Appeal Communication to Board of Appeals and Interferences
 Appeal Communication to TC (Appeal Notice, Brief, Reply)
 Proprietary Information
 Status Letter
 Other Enclosure(s) (please identify below):
 1) Interview Summary in reply to Office Letter of October 9, 2007

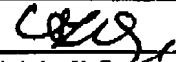
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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name

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Christine N. George

Date

October 26, 2007

Reg. No. 45,405

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

OCT 26 2007

Appl. No.	:	09/788,208	Confirmation No.	6124
Applicant	:	Jorn Iverson		
Filed	:	February 16, 2001		
TC/A.U.	:	3693		
Examiner	:	Ella Colbert		
Docket No.	:	51316-3		
Customer No.	:	07380		

Commissioner for Patents
Alexandria, VA 22313-1450
U.S.A.

Dear Sir:

In response to the Office Letter dated October 9, 2007 and further to a telephone conversation with Examiner Ella Colbert on September 20, 2007, included below is a brief summary of the conversation.

The reason for the telephone conversation was that Examiner Colbert was requesting an amendment for claim 75 to place the application in condition for allowance.

Applicant prepared an amendment and sent the amendment by email to Examiner Colbert on the same day.

The proposed amendment for claim 75 was as follows:

75. (Currently amended) An apparatus for providing liquidity to a seller who has provided value to a buyer, said apparatus comprising:

a receiving module configured to:

receive a notification defining information pertaining to the provided value, which has resulted in a negotiable instrument issued by the buyer intended for the seller; and

receive the negotiable instrument issued by the buyer intended for

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the seller, said negotiable instrument having an extended maturity date; and
a calling module configured to:

upon receipt by the receiving module of the negotiable instrument
issued by the buyer intended for the seller, call upon a capital pool to purchase an
interest in said negotiable instrument; and

send a portion of the value of said negotiable instrument to the
seller prior to said extended maturity date.

The Office Letter dated October 9, 2007 states that the amendment to claim 75 placed the
application in condition for allowance.

Yours truly,

JORN IVERSON

By *Christine Genge*
Christine Genge
Reg. No. 45,405

Date: October 26, 2007

CNG:MSS:meg
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